Blue Cross Blue Shield of Michigan

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Trinity Health – MercyOne Genesis
Group Number: 71349 Package Code(s): 095
Standard Plan *(similar to Blue Advantage HMO)*
Effective Date: 01/01/2025
Benefits-at-a-glance

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

BCBSM provides administrative claims services only. Your employer or plan sponsor is financially responsible for claims.

Note: A list of services that require approval **before** they are provided is available online at (https://www.bcbsm.com/importantinfo). Select **Approving covered Services**.

Member's responsibility (deductibles, copays, coinsurance and dollar maximums)

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility & Professional Providers	Tier 3* PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Deductibles - per calendar year	$1,250 per member $2,500 per family	$3,500 per member $7,000 per family	$7,150 per member $14,300 per family	Not Covered
Copays • Fixed Dollar Copays	$30 copay for: • Primary Care Physician (PCP) office visits • Facility clinic visit • Professional based urgent care services • Facility based urgent care services $40 copay for: • Specialist office visits	$80 copay for: • Primary Care Physician (PCP) office visits • Specialist office visits • Facility clinic visit • Professional based urgent care services • Facility based urgent care services	None	Not Applicable
Coinsurance • Percent Coinsurance	20%**	40%**	0%**	Not Covered
Annual out-of-pocket maximums	$6,000 per member $12,000 per family *Includes deductible, coinsurance and copays for all covered services including prescription drugs*	$7,150 per member $14,300 per family *Includes deductible, coinsurance and copays for all covered services including prescription drugs*	$7,150 per member $14,300 per family *Includes deductible, coinsurance and copays for all covered services including prescription drugs*	Not Covered
Lifetime dollar maximum	Unlimited			

*** City of Hope (formerly Cancer Treatment Centers of America) and Mayo Clinic are Tier 3 providers. Services provided at any of their locations are only covered with an approved Network Deficiency. See page 8 for more information.**

****Unless otherwise stated within the summary outline.**

Preventive Care Services

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Health Maintenance Exam - beginning age 4; one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Routine Physical Related Test X-Rays, EKG and lab procedures performed as part of the health maintenance exam	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Annual Gynecological Exam - two per calendar year, in addition to health maintenance exam	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Pap Smear Screening - one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Mammography Screening - beginning age 35; 1 base line age 35-39; annual age 40+ includes 3D Mammography	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Contraceptive Methods and Counseling	Not Covered	Not Covered	Not Covered	Not Covered
Prostate Specific Antigen (PSA) screening - beginning 40 years of age; one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Endoscopic Exams - one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Well Child Care • 8 visits, birth through 12 months • 6 visits, 13 months through 23 months • 6 visits, 24 months through 35 months • 2 visits, 36 months through 47 months Visits beyond 47 months are limited to one per member per calendar year under the health maintenance exam benefit	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Immunizations - pediatric and adult	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Routine Hearing Exam - one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Routine Vision Exam – one per calendar year	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered

Physician Office Services

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Office Visits Includes: • Primary care and specialist physicians • Initial Visit to Determine Pregnancy One copy may apply to the office visit exam and all services performed during the office visit. (e.g. lab, x-ray, etc.)	Covered – 100% after $30 pcp copay; $40 specialist copay	Covered – 100% after $80 copay (pcp or specialist)	Covered – 100% after deductible	Not Covered
Medical Telemedicine Visits Note: Virtual visits rendered by BCBS Providers	Covered – 100% after $30 pcp copay; $40 specialist copay	Covered – 100% after $80 copay (pcp or specialist)	Covered – 100% after deductible	Not Covered
Medical Blue Cross Online Visits Note: Online Visits rendered by Teladoc	Not Applicable	Covered – 100% after $80 copay	Not Applicable	Not Applicable
Office Consultations	Covered – 100% after $30 pcp copay; $40 specialist copay	Covered – 100% after $80 copay (pcp or specialist)	Covered – 100% after deductible	Not Covered
Pre-Surgical Consultations	Covered – 100% after $30 pcp copay; $40 specialist copay	Covered – 100% after $80 copay (pcp or specialist)	Covered – 100% after deductible	Not Covered

Emergency Medical Care

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Hospital Emergency Room Qualified medical emergency	Covered – 80% after deductible	Covered – 80% after deductible*	Covered – 80% after deductible*	Covered – 80% after deductible*
Facility Based Urgent Care Services	Covered – 100% after $30 copay	Covered – 100% after $80 copay	Covered – 100% after deductible	Not Covered
Professional Based Urgent Care Services	Covered – 100% after $30 copay	Covered – 100% after $80 copay	Covered – 100% after deductible	Not Covered
Non-Emergency use of the Emergency Room	Covered – 80% after deductible	Covered – 80% after deductible*	Covered – 80% after deductible*	Not Covered
Ambulance Services - Medically Necessary Transport	Covered – 80% after deductible	Covered – 80% after deductible*	Covered – 80% after deductible*	Covered – 80% after deductible*

***Tier 1 deductible and coinsurance applies**

Facility and Professional Diagnostic Services – In an Outpatient / Hospital Setting

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
MRI, MRA, PET and CAT Scans and Nuclear Medicine *	Covered - 85% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Diagnostic Tests, X-rays, Laboratory & Pathology	Covered - 100%	Covered - 60%, deductible waived	Covered - 100% after deductible	Not Covered
Radiation Therapy and Chemotherapy	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered

***Prior authorization may be required.**

Maternity Services Provided by a Physician

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Prenatal and Postnatal Care Visits -Physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure, fetal heart rate check, etc.)	Covered - 100%	Covered - 100%	Covered - 100%	Not Covered
Delivery and Nursery Care	Covered - 100%	Covered - 100%	Covered - 100% after deductible	Not Covered
High Risk Specialist Visits	Covered – 100% after $40 copay	Covered – 100% after $80 copay	Covered - 100% after deductible	Not Covered
Ultrasounds and Pregnancy Diagnostic Lab Tests	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Anemia Screening and Gestational Diabetes Screening	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Amniocentesis (Professional Charges)	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Amniocentesis (Facility Charges)	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered

Note: Mom and Baby's claims are processed separately under their own files and both may be subject to the Deductible and Out of Pocket Maximum.

Hospital Care

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Semi-Private Room, Inpatient Physician Care, General Nursing Care, Hospital Services and Supplies (Facility Charges)	Covered - 80% after deductible	Covered - 60% after deductible**	Covered - 100% after deductible**	Not Covered Unless admitted directly from the ER to the hospital**
Inpatient Medical Care (Professional Charges)	Covered - 80% after deductible	Covered - 60% after deductible**	Covered - 100% after deductible**	Not Covered Unless admitted directly from the ER to the hospital**

****Tier 1 cost-share applies if admitted directly from the ER to the Hospital.**

Alternatives to Hospital Care

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Hospice Care	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Home Health Care Limited to a maximum of 120 visits per calendar year	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Skilled Nursing Facility Limited to a maximum of 120 days per calendar year	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered

Surgical Services

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Surgery (includes related surgical services)	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Bariatric Surgery Covered only if performed at a Tier 1 Trinity Health Facility -or- a Blue Distinction Center of Excellence Tier 2 or Tier 3 Facility	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Sterilization- males only; excludes reversal sterilization	Not Covered	Not Covered	Not Covered	Not Covered
Sterilization- females only; excludes reversal sterilization	Not Covered	Not Covered	Not Covered	Not Covered

Human Organ Transplants

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Specified Organ Transplants In designated facilities only, when coordinated through BCBSM Human Organ Transplant Program (800-242-3504)	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Kidney, Cornea, Bone Marrow and Skin	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered

Behavioral Health Services (Mental Health and Substance Use Disorder)

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Inpatient Mental Health Care and Substance Use Disorder Treatment	Covered - 80% after deductible	Covered - 80% after deductible*	Covered - 100% after deductible	Not Covered
Outpatient Mental Health Care and Substance Use Disorder Treatment	Covered – 80% after deductible	Covered – 80% after deductible*	Covered - 100% after deductible	Not Covered
Office Visits – Mental Health Care and Substance Use Disorder Treatment	Covered – 100% after $30 copay	Covered – 100% after $30 copay	Covered – 100% after deductible	Not Covered
Mental Health Telemedicine Visits Note: Virtual visits rendered by BCBS Providers	Covered – 100% after $30 copay	Covered – 100% after $30 copay	Covered – 100% after deductible	Not Covered
Mental Health Blue Cross Online Visits Note: Online Visits rendered by Teladoc	Not Applicable	Covered – 100% after $30 copay	Not Covered	Not Covered
Spring Health: Mental Health Visits - Virtual or In-person visits rendered by a Spring Health Provider Services after 6 Trinity Health sponsored visits	Covered - 100% after $30 copay	Not Applicable	Not Applicable	Not Applicable
Spring Health: Substance Use Disorder - Virtual visits rendered by a Spring Health provider	Covered - 100% after $30 copay	Not Applicable	Not Applicable	Not Applicable

***Tier 1 deductible and coinsurance applies**

Autism Spectrum Disorders, Diagnoses and Treatment

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Applied Behavioral Analysis (ABA)	Covered – 100% after $30 copay	Covered – 100% after $30 copay	Covered – 100% after deductible	Not Covered
Physical, Occupational and Speech Therapy	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Nutritional Counseling	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered

***Tier 1 deductible and coinsurance applies.**

Other Covered Services

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Cardiac Rehabilitation Maximum of 36 visits in a 12-week period	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Chiropractic Spinal Manipulation Limited to a maximum of 20 visits per calendar year	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Durable Medical Equipment	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Prosthetic and Orthotic Devices	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Private Duty Nursing Care Limited to 120 visits per calendar year	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Allergy Testing and Therapy	Covered - 80% after deductible	Covered - 60% after deductible	Covered - 100% after deductible	Not Covered
Facility Clinic Visit	Covered – 100% after $30 copay	Covered – 100% after $80 copay	Covered - 100% after deductible	Not Covered

Therapy Services

Benefits	Tier 1 Trinity Health Facilities & Specified Trinity Health Professional Providers	Tier 2 PPO Network Facility and Professional Providers	Tier 3 PPO Network Facility & Professional Providers not in Tier 1 or Tier 2	Out of Network Facility & Professional Providers
Physical, Occupational and Speech Therapy in an office setting	Covered - 100% after $40 copay	Covered - 100% after $120 copay	Covered - 100% after deductible	Not Covered
Physical, Occupational and Speech Therapy in an outpatient setting	Covered - 100% after $40 copay	Covered - 100% after $85 copay	Covered - 100% after deductible	Not Covered
	Rehabilitative Services - PT/OT/ST limited to a 60-visit maximum per therapy per calendar year			
Habilitative & Rehabilitative Therapy in an office setting	Covered - 100% after $40 copay	Covered - 100% after $120 copay	Covered - 100% after deductible	Not Covered
Habilitative & Rehabilitative Therapy in an outpatient setting	Covered - 100% after $40 copay	Covered - 100% after $85 copay	Covered - 100% after deductible	Not Covered
	Habilitative Services - PT/OT/ST limited to a combined 60 visit maximum per calendar year			

Selecting a Provider

Tier 1: Trinity Health Facilities

This tier is comprised of Trinity Health facilities and aligned professional providers that are part of Blue Cross' PPO network and not in Tier 2 or Tier 3. These providers have signed an agreement with Blue Cross to accept our approved amount as payment for covered services. You'll have the lowest deductible, coinsurance and out-of-pocket maximum amounts when covered services are provided by a Tier 1 provider.

If you need help locating a Tier 1 provider, please visit Find a Doctor | bcbsm.com or call the phone number on the back of your ID card.

When you go to Tier 1 providers, you do not have to send a claim to us, the claim will be sent to Blue Cross for you, and providers are paid directly by Blue Cross.

Tier 2: In-Network PPO Providers not in Tier 1 or Tier 3

This tier is comprised of doctors and hospitals that are part of Blue Cross' PPO network and not in Tier 1 or Tier 3. These providers have signed an agreement with Blue Cross to accept our approved amount as payment for covered services. When services are performed by Tier 2 in-network PPO providers, you'll have larger deductible, coinsurance and out-of-pocket maximum amounts than Tier 1 providers.

Ask your physician if he or she participates with the Blue Cross PPO network. If you need help locating a Tier 2 provider, please visit Find a Doctor | bcbsm.com or call the phone number on the back of your ID card.

When you go to Tier 2 providers, you do not have to send a claim to us, the claim will be sent to Blue Cross for you, and providers are paid directly by Blue Cross.

Tier 3: In-Network PPO Providers not in Tier 1 or Tier 2

This tier is comprised of doctors and hospitals that are part of Blue Cross' PPO network and not in Tier 1 or Tier 2. These providers have signed an agreement with Blue Cross to accept our approved amount as payment for covered services. When services are performed by Tier 3 in-network PPO providers, you'll have larger out-of-pocket amounts than Tier 1 or Tier 2 providers.

Note:
Cancer Treatment Centers of America (CTCA), now part of City of Hope, and Mayo Clinic are Tier 3 PPO In-Network providers. Services provided at any of their locations are only covered with an approved Network Deficiency, with the exception of the City of Hope National Medical Center, General Acute Care Hospital.

A list of Tier 3 providers can be located at the below link. Copy and Paste the link into your browser:
https://www.trinity-health.org/my-benefits/_assets/documents/transitions/mercyone-genesis/tier-3-directory-listing.pdf

Out-of-Network and Nonparticipating Providers

Out-of-Network providers do not participate with Blue Cross PPO. Nonparticipating providers have no contractual agreement with Blue Cross. Services provided by these providers are not covered. This means that if you receive services from an out-of-network or non-participating provider, you will pay the full cost for that service.

Case Management / Disease Management Program

If you agree to participate, a BCBSM nurse case manager will administer an assessment and an individualized plan that includes your condition, and goals based on your assessment results.

- The nurse will work with you via telephone to address your specific health concerns and goals.
- Once you have completed the program you will receive a case closure letter via mail and a call explaining that you have completed your program.

		Current State
34-day supply	Generic	30% ($0min/$100max) Subject to Deductible
	Brand Formulary	40% ($10min/$200max) Subject to Deductible
	Brand Non-Formulary	60% ($20min/no max) Subject to Deductible
	Obesity Medications	60% ($20min/no max) Subject to Deductible
	Specialty Drugs Generic/Formulary	40% ($50min/$500max) Subject to Deductible
	Specialty Drugs Non-Formulary	60% ($100min/$1,000max) Subject to Deductible
90-day supply	Generic	30% ($0min/$300max) Subject to Deductible
	Brand Formulary	40% ($30min/$600max) Subject to Deductible
	Brand Non-Formulary	60% ($60min/no max) Subject to Deductible
	Obesity Medications	60% ($60min/no max) Subject to Deductible
	Specialty DrugsGeneric/Formulary	40% ($150min/$1,500max) Subject to Deductible
	Specialty Drugs Non-Formulary	60% ($300min/$3,000max) Subject to Deductible

Notes:

Deductible: $100single/$300family
Out-of-Pocket Maximum (OOPM): $6,000 single/$12,000 family
*combined with medical OOPM; deductible is solely pharmacy claims

Infertility medications have a 50% coinsurance (no maximum)

Dispense as Written (DAW): If the brand drug has a specific equivalent generic drug available and the plan participant receives the brand, the plan participant must pay the difference between the ingredient cost of the brand drugs and the generic drug along with the regular copay.

Specialty Drugs

Specialty medications must be filled through FirstMed pharmacies. Medications unable to be obtained by FirstMed, can be filled through OptumRx Specialty Pharmacy.

Preventive Service Medications (under the Patient Protection and Affordable Care Act): No Cost Share with Prescription

- Aspirin Products
  - Aspirin for prevention of morbidity and mortality from preeclampsia in pregnant women at risk. Oral over the counter (OTC) aspirin products (with prescription). Exclude prescription aspirin products, non-oral aspirin products, or aspirin strengths > 325 mg
- Fluoride Products
  - Fluoride for prevention of dental caries in children. Prescription (generic single ingredient only) oral fluoride supplementation products. Exclude branded oral fluoride supplementation products
- Folic Acid & Prenatal Vitamins
  - Folic acid for prevention of neural tube defects. OTC folic acid supplementation products (with prescription), including prenatal vitamins containing folic acid for adults. Exclude prescription folic acid supplementation products and any product containing > 0.8mg or < 0.4mg of folic acid
- Tobacco Smoking Cessation Products
  - Prescription and OTC (with prescription) tobacco smoking cessation products (e.g., nicotine products, bupropion [generic only], varenicline) for adults. Quantity limit of 2 cycles per year and max daily dose applies to each active ingredient.
- Immunizations
  - Cover at $0 copay, single-entity and combination vaccinations for diphtheria, haemophiles influenzae type b, hepatitis A, hepatitis B, herpes zoster, human papillomavirus, polio, influenza, measles, mumps, rubella, meningococcal infections, pertussis, pneumococcal infections, rotavirus, tetanus, varicella monkeypox, respiratory syncytial virus, and COVID-19 vaccines with FDA approval. Exclude vaccines not listed in the ACIP Immunization Schedules. Age edits will apply in accordance with recommendations from ACIP.
- Bowel Prep Agents for Colorectal Cancer Screening
  - Selected OTC and Rx generic bowel preparation agents. Quantity limits may apply. Exclude branded bowel preparation products.
- Breast Cancer-primary preventive
  - To prevent the first occurrence of breast cancer if a Prior Authorization is obtained. Prior Authorization confirms member is using the medication for primary prevention of breast cancer and meets the preventive parameters of the USPSTF recommendation.
- Statins
  - Low to moderate dose statins for the primary prevention of cardiovascular disease in adults.
  - For members between ages 40-75, cover lovastatin
  - For members between ages 40-75, having one or more cardiovascular risk factors
    - Risk factors such as dyslipidemia, diabetes, hypertension, or smoking, and having a calculated 10-year risk of a cardiovascular event of 10% or greater, cover atorvastatin (generic Lipitor) 10 & 20 mg and simvastatin (generic Zocor) 5, 10, 20, 40 mg.
  - Requires prior authorization for $0 cost share
- Pre-exposure Prophylaxis (PrEP)-prevention of HIV infection
  - To include generic tenofovir disoproxil fumarate and tenofovir. Brand Truvada, Descovy, and Apretude are available if unable to take generics listed.
  - Requires prior authorization for $0 cost share

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Excluded Drugs

- Cosmetic medication: Anti-wrinkle agents, hair growth/removal, etc
- Non-sedating Antihistamine (NSA) drugs
- Hypoactive Sexual Desire Disorder (Addyi)
- Erectile dysfunction (ED) medications
- Compound pain patches and bulk powders
- Medications and products available over-the-counter (OTC)

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Drugs requiring Prior Authorization (PA)

- Topical Acne
- Anti-obesity agents
- Kerydin
- Narcolepsy
- Compounds $300 and greater
- Anabolic steroids
- Specialty medications
- Oral/Intranasal

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

Drugs that have Quantity Limits (QL) imposed

- Flu medication
- Corticosteroid oral inhalers
- Pregablin
- Bets 2 Agonists
- Mast cell stabilizer-Anticholinergic
- Opioids

For a complete list, please reach out to OptumRx at 855-540-5950 or visit www.optumrx.com

GLP-1 medications for diabetes and obesity

GLP-1 medications to treat diabetes or obesity are limited to be filled at a 30-day supply only.

Nicotine Cessation

Nicotine cessation medications, excluding OTC products, will be filled at appropriate tier level once Healthcare Reform (HCR) $0 benefit has been exhausted.

Due to the large number of available medicines, this list is not all-inclusive. Please note that this list does not guarantee coverage and is subject to change. Your prescription benefit plan may not cover certain products or categories, regardless of their appearance on this list.

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract and is intended to be reviewed with the applicable summary plan description. Additional limitations and exclusions may apply. For a complete description of benefits, please review the applicable summary plan description. If there is a discrepancy between this summary and any applicable plan document, the plan document will control.

More information is available through optumrx.com to help you manage your prescription drug program. You will be able to locate a pharmacy, order mail service refills, track mail service orders, and ask questions. For additional information contact OptumRx at 1-855-540-5950.